akcenta

Application manual

Online Broker

Version 1/2023

Table of Contents

01 Online Broker

OLB (Online Broker) is an electronic system for easy on-line exchange transactions via the Internet from your home or office.

Main Advantages of OLB

- Current exchange rates
- On-line spot transactions due yet on the same day (with D+0 foreign exchange)
- Discount fees when performing transactions via OLB
- Possibility to order required exchange rate monitoring
- Easy entry of payment orders for domestic and foreign payments in a few clicks
- Complete overview of the history of trades and transactions on Internal Payment Accounts (IPA) 24 hours a day
- Possibility to print all documents and transaction statements

## Time Availability of the Online Broker System

For closing online trades on business days: Mon – Thu 7.30 am – 5.30 pm, Fri 7.30 am – 5.00 pm

For information concerning your account balances, document printing, placing foreign payment orders, etc.: 24 hours a day, 365 days a year
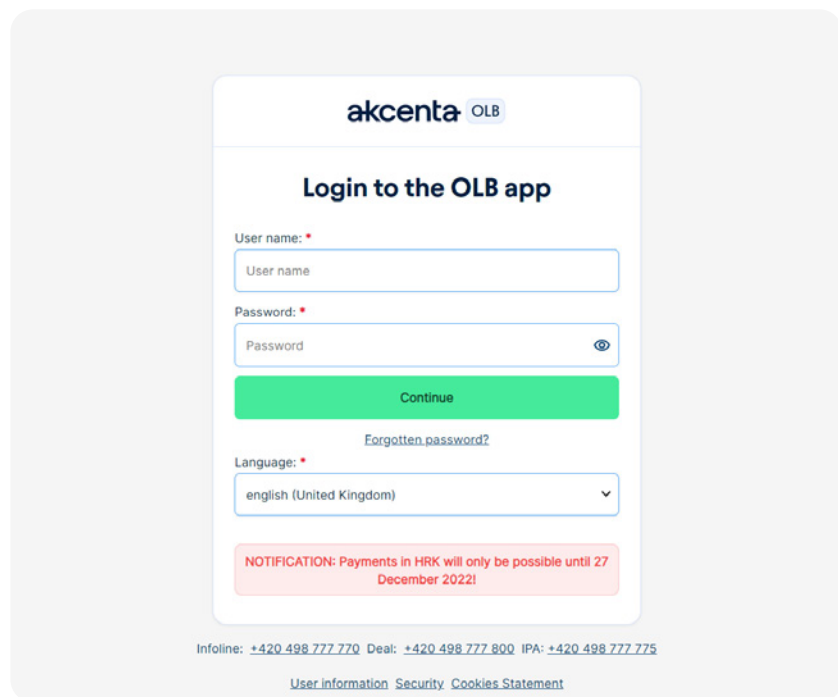
Safe Logout

The OLB system performs safe logout if your account is inactive for more than 30 minutes.

Do you need help? Call the infoline +420 498 777 770

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02 **Login**
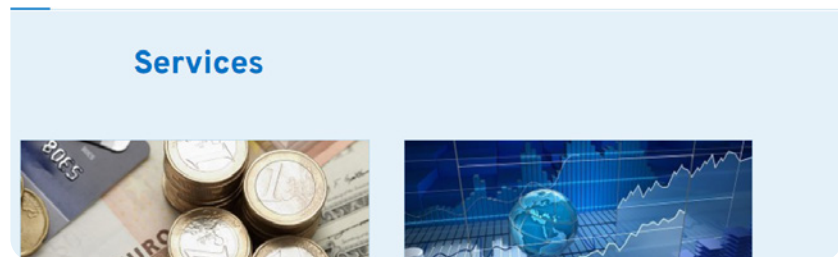
How to Access OLB

Choose the "Online Broker" icon on www.akcenta.com or enter www.olb.eu directly to access the Online Broker application.

How to Enter your Login Data

Enter the username that was sent to your registered email. The username is an eight-digit combination of numbers. Enter the password that was sent to your registered mobile number. If you are unable to log in, call +420 498 777 770.

If the username and password match, after clicking the "Continue" button, an authentication code will be sent to the mobile number provided in the Framework Agreement, which you will enter in the designated field and confirm by clicking the "Log In" button.

* If you set up two-factor authentication using a Code from the mobile application, enter it here. For more information about authentication using a code from the mobile application, refer to Chapter "03 Two-Factor Authentication".

> (!) For security reasons it is strongly recommended that you change your password after the first login. For more information see: http://www.akcenta.com/security-information.html.

03 Settings Menu

← **Password Change and Reset**

You can change your OLB password at any time. Choose the "Settings" option in the main menu and click on "Change password". Enter the current password first and then your new password in the respective field following the instructions shown in the window.

Type your new password again. After pressing the "Send authorization code" * button, you will be immediately sent a verification code to your mobile phone number provided in the Framework Agreement. This code should be entered in the respective field and confirmed by pressing the "Change password" button.

* If you set up two-factor authentication using a Code from the mobile application, enter it here. For more information about authentication using a code from the mobile application, refer to Chapter "03 Two-Factor Authentication".

> ⓘ If you lose / disclose your password, follow the same instructions as for the standard password change. Choose the "Settings" option in the main menu and click on "Change password".

> ⓘ For your first logging in OLB use the password that you received in SMS on your registered mobile number. We recommend that you change the password after the first login.

← **Forgotten Password**

Click on "Forgotten password" in the login window. Then enter the Framework Agreement number in the new window and click on the "Send a new password" button. A link to generate a new password will be sent to your registered e-mail.

03 Settings Menu
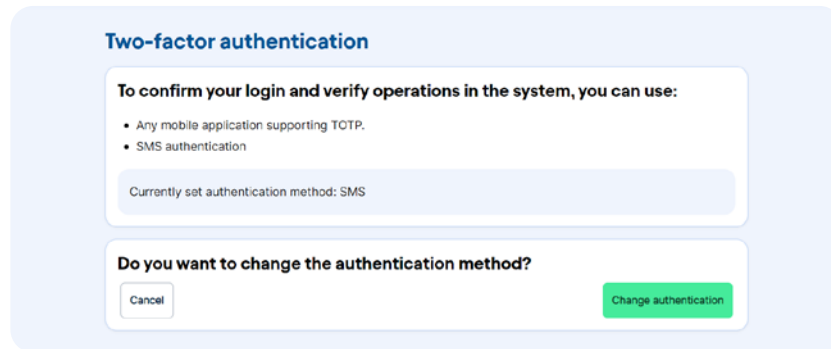
Code Authentication / Two-Factor Authentication

Wherever two-factor (two-phase) authentication is required (e.g. for logging into OLB or confirming payment orders), it can be done either by sending an SMS code or using any TOTP-enabled (Time-Based One-time Password Algorithm) mobile application which generates the authentication code.

> (!) By default, two-factor SMS authentication is set in OLB. Thus, to log in to OLB and to confirm a payment order, you need to generate an SMS with a code and type it for verification in the appropriate box.
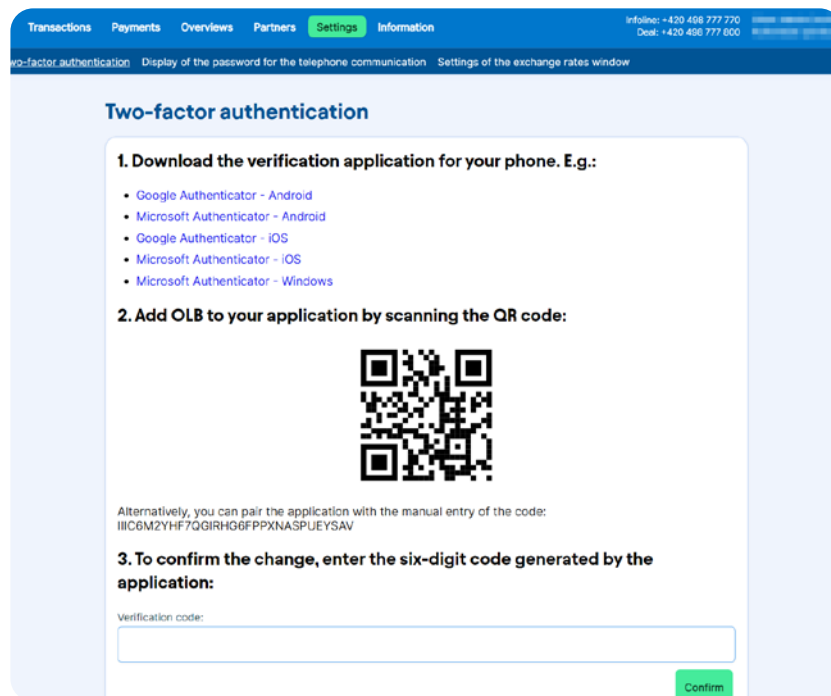
Authentication Using Code Generated by Mobile App

If you want to use the code generated by the mobile application for authentication for logging into OLB and/or confirmation of payment orders, choose "Settings" in the main OLB menu and select the option "Two-factor authentication". Information about the current two-factor authentication settings is displayed. To change to the second option (inactive at the time), click YES.

When changing to authentication using generated code, you will be redirected to instructions on how to complete the change of authentication:

1. It is essential to install one of the above-stated applications into your smartphone with Android OS or iOS.
2. Subsequently pair the installed application with OLB by reading the QR code or submitting the code manually. Once paired successfully, an account for that framework agreement is created in your mobile app at OLB. This account is now listed with any other accounts and accesses.
3. Copy the generated code into the relevant field and confirm by pressing "Confirm".

You may now always find in the mobile application the generated code with limited validity (the period of validity is displayed graphically). The code may be used for authentication of access to OLD and/or confirmation of payment orders.

* If you have set authentication using the code generated with and app and e.g. lose your mobile phone where the application is installed, please contact our customer centre at +420 498 777 770.

> (!) Only one OLB access may be added to one mobile phone in one application. Each authorised person should use its own device.

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03 Settings Menu
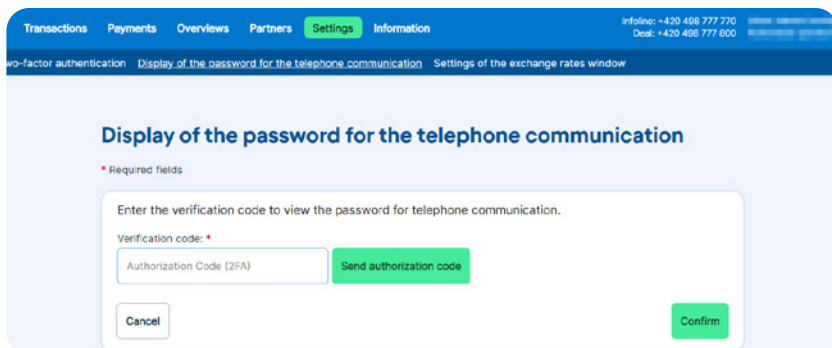
Display Password for Telephone Communication

If you want to display your password for the telephone communication, select „Display of the password for the telephone communication" in the menu. Then enter the verification code, which you will receive in the form of an SMS *.

* If you set up two-factor authentication using a Code from the mobile application, enter it here. For more information about authentication using a code from the mobile application, refer to Chapter "03 Two-Factor Authentication".
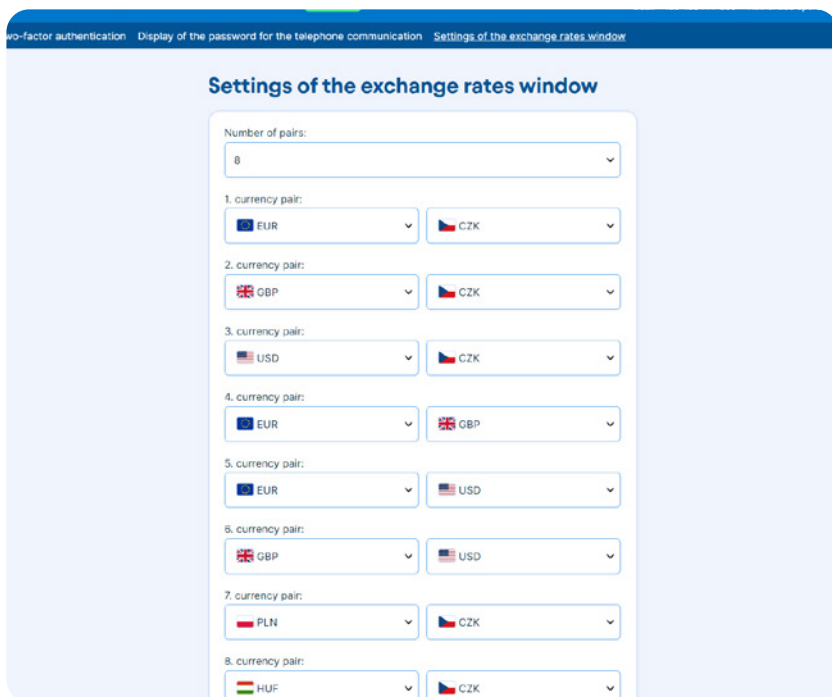
Settings of the Exchange Rates Window

If you want your chosen currency pair to be displayed automatically in your basic offer of exchange rates, choose the "Settings" option and click on "Settings of the exchange rates window", set the number and the required currency pairs to be displayed.

You will see the "Currency pair setting has been saved" message after confirmation.

> ⓘ 4 to 8 currency pairs may be saved and displayed in the basic offer.

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04 Transactions Menu
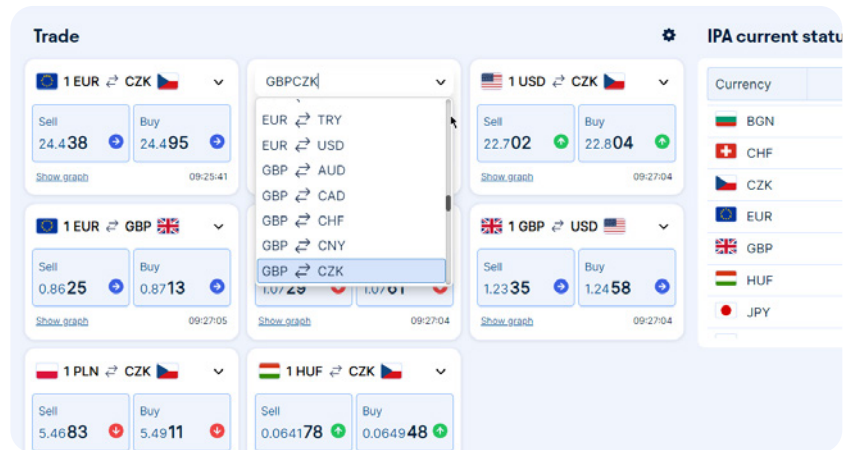
Basic View

When you log in the OLB application for the first time, you will see the transaction module containing exchange rates of the basic currency pairs. The exchange rates are being continuously updated.

To close a trade at the offered rate, select the tile with the specified currency pair (Sell / Buy).

Other Currency Pairs

If you want to perform a transaction with a different currency pair, expand the menu and choose the required pair.

> (!) All exchange rates are provided from client's point of view, i.e.: SELL = client sells the main currency of the pair; BUY = client buys the main currency of the pair.

Basic View
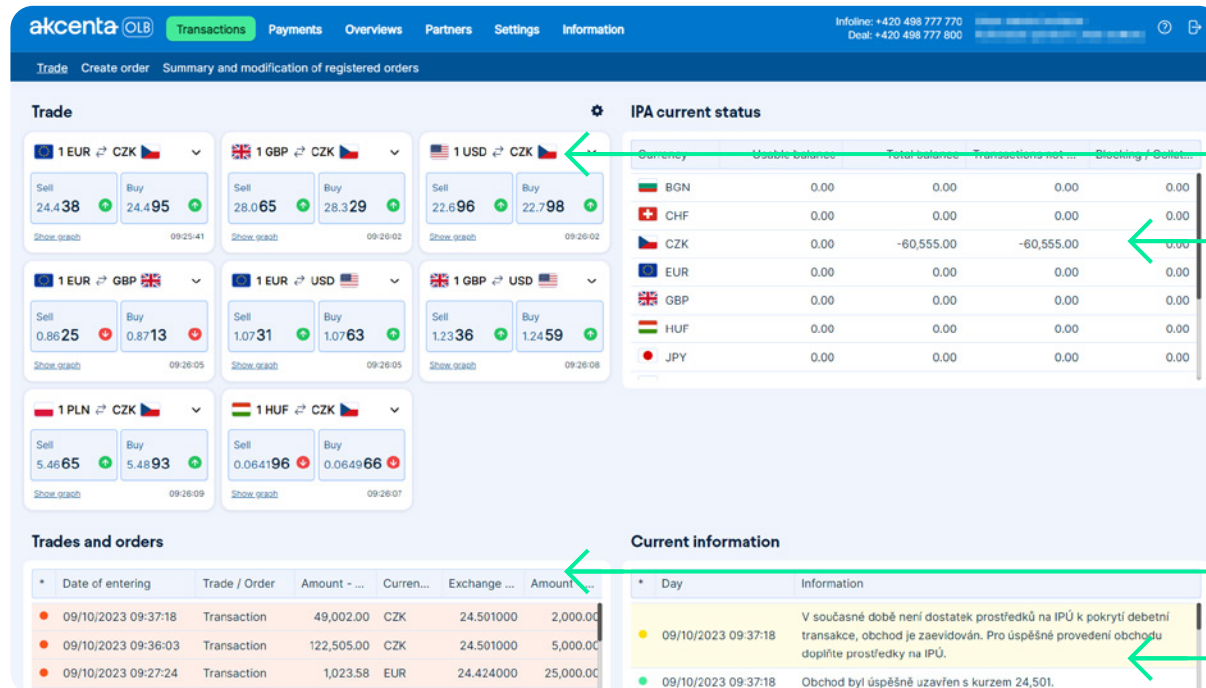
Transaction Field

IPA Current Status

Transaction History

Current Information

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04 Transactions Menu

Transaction Parameters

After clicking on the tile of the required currency pair, you will see a transaction form that should be competed as follows:

1. Enter the required currency and amount you want to buy / sell
2. Choose the source account for your payment to AKCENTA's bank account ("Client is to pay")
   a) If you want to exchange money on your IPA, choose the "From IPA" option.
   b) If you send money to be exchanged from another bank account, choose the "To Akcenta account" option.
3. Choose the target account for the exchanged amount ("Akcenta is to pay")
   a) If you want your money to be sent to your domestic or foreign business partners, choose the "To IPA" option from which the money will be sent to the respective partner's account (detailed instructions for payments to business partners are available in the chapter Payment Order from IPA).
   b) If you want your money to be sent directly to your bank account, choose the "To client's account" option.
4. Enter the settlement date

You can set the required settlement date in the application. Click on the calendar icon and choose the required settlement date. If transactions are impossible to be performed on the required day, the system will offer the closest date possible.

The Cutt-off Time (COT) limit for transactions with D+0 foreign exchange (transaction is settled on the day of transaction) is available in the "Overviews / Overview of foreign exchanges and COT currencies" menu.

Final Transaction Settlement

Confirm the transaction by pressing the "Trade" button. Then you will see the confirmation window and a 5 second limit for transaction confirmation will start.

You confirm the transaction bindingly by pressing the "Yes" button. By pressing the "No" button or after the expiration of the confirmation time limit the transaction will be rejected and not performed.

After confirmation, you will see the "Transaction was successfully executed" message. You will be immediately sent a confirmation, including the transaction parameters and payment instruction how to transfer your money to AKCENTA's account, to your email address..

> (i) The exchange rate shown in table is floating depending on the current market development.

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04 Transactions Menu

Transaction Orders

The Order form monitors exchange rates chosen by the client. Orders may be placed for up to one week, i.e. 7 days in total. An already existing order may be adjusted / cancelled in the "Summary and modification of registered orders" sub-menu. Orders can be placed by choosing the "Transactions / Order" option.

Complete the order form as follows:

1. Enter the required currency pair (currency pair may be chosen or typed)
2. Choose whether you want to buy / sell the currency
3. Choose the currency you want to buy / sell
4. Enter the required exchange rate
5. Enter the amount you want to buy / sell
6. Order validity is entered automatically (order validity may be up to one week)
7. Choose the source account for your payment to AKCENTA's account ("Client is to pay"):
   a) If you want to exchange money on your IPA, choose the "From IPA" option.
   b) If you send money to be exchanged from another bank account, choose the "To Akcenta account" option.
8. Choose the target account for the exchanged amount ("Akcenta is to pay"):
   a) If you want your money to be sent to your IPA or re-sent to your foreign business partner, choose the "To IPA" option from which the money will be sent to the respective partner's account (detailed instructions for payments to business partners are available in the chapter Payment Order from IPA).
   b) If you want your money to be sent directly to your bank account, choose the "To client's account" option.

> (!) Your order is binding, i.e. as soon as the exchange rate reaches the required amount, the OLB system automatically completes the order and transfers it to completed transactions.

04 Transactions Menu
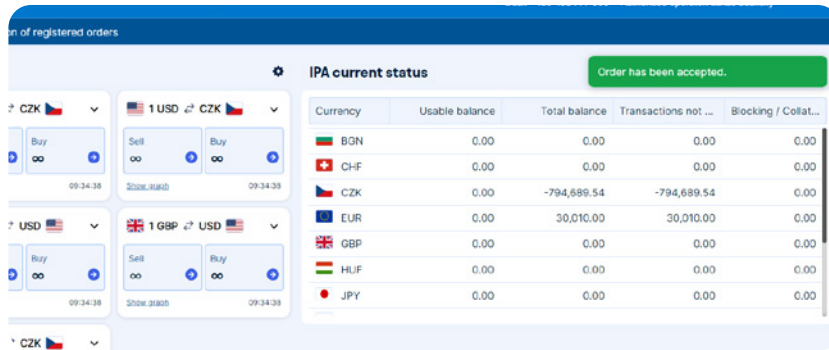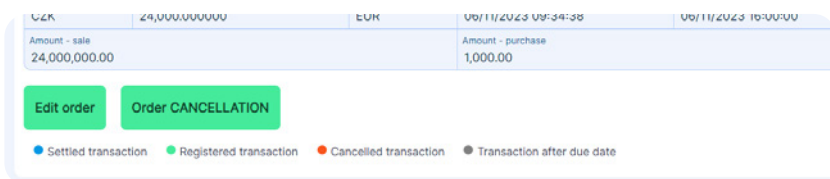
Order Confirmation

After confirmation, you will see the "Order has been accepted" message. Your order will be automatically copied to the "Transactions and orders" window. Each order may be valid for up to one week, i.e. 7 days.

ℹ️ Order overviews are available in the "Overviews" menu.
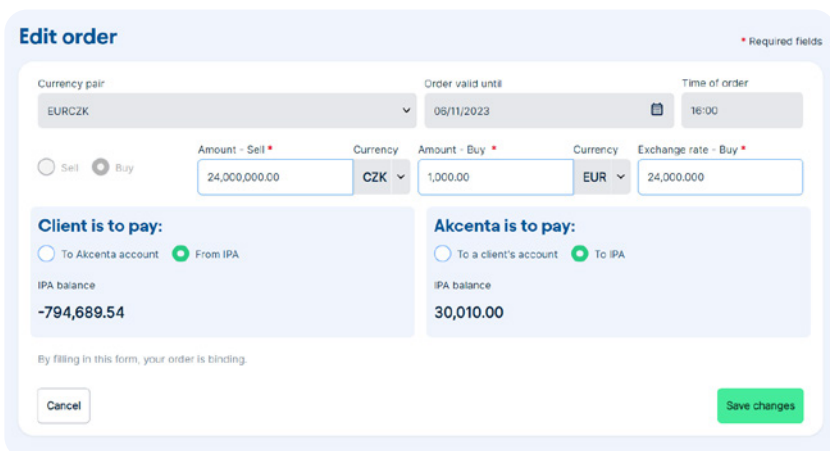
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04 Transactions Menu

Administration of Existing Orders

Choose "Summary and modification of registered orders" under the "Transactions" option. You will see an overview of existing exchange rate monitoring orders. If you want to adjust or cancel an existing order, click on the respective order to see the entered parameters.
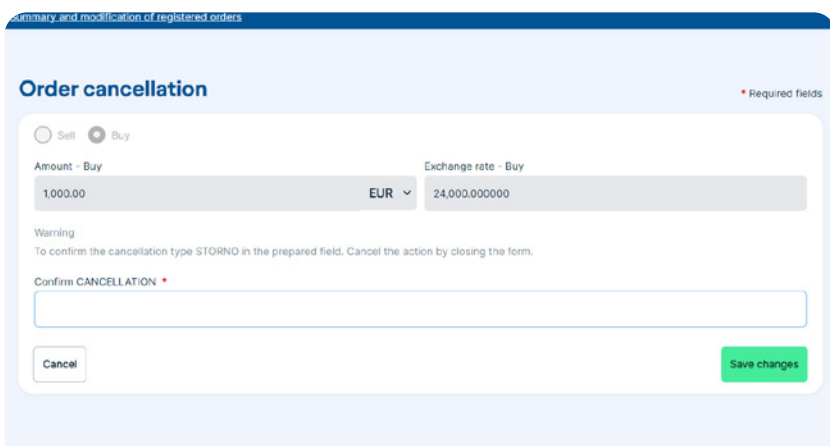
Edit Order

Choose the order from an overview that you want to edit. Click on it and press the button "Edit order" to change it. Make the required changes in the displayed chart. You may edit:

1. Exchange rate
2. Amount
3. Funds routing

After confirmation, you will see the message "The order has been changed".

Order Cancellation

Choose the order from an overview that you want to delete. Click on it and press the button "Cancel order" to delete it.

Enter "STORNO" in the yellow field in the table and confirm by pressing the "Save changes" button. After confirmation, you will see the "Order has been cancelled" message.

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05 Payments Menu

Payment Order from IPA

For sending payments to your business partner or transferring money from IPA to your account choose the "Payment order from IPA" sub-menu from the "Payments" menu. You will see a form for payment details. Complete the following payment details in the form:

1. Amount to be sent
2. Currency
3. Whether you want to send the payment to your account or to your business partner; choose the required account for the payment

   If you want the payment to be sent to a new business partner, such a partner should be entered in the system first; click on the "Partner's bank details" option and choose "Add new partner".

4. Fee type (SHA = shared fees; OUR = all fees paid by sender; or BEN = all fees paid by recipient)
5. Payment specification
6. Payment title (for payments to partners only, optional field)
7. Required payment settlement date (D+1 foreign exchange is set by default)

The time limits (COT) for payment orders with D+0 foreign exchange are available in the "Overviews / Overview of foreign exchanges and COT currencies" menu.

After filling in all the information, click on the "Send Authorization Code button" *. A verification code will be sent to the mobile number specified in the Framework Agreement, which you will enter into the designated field and confirm by clicking the "Submit Payment and Purchase" or "Submit Payment" button.

If you set up two-factor authentication using a Code from the mobile application, enter it here. For more information about authentication using a code from the mobile application, refer to Chapter "03 Two-Factor Authentication".

> (!) If you cancel a transaction to which a payment order from IPA relates, it is also necessary to cancel the respective payment order. If you fail to do so, the respective payment will be settled automatically if there is a sufficient balance on IPA. Cancellation of payment orders is performed by our IPA operator. Please call +420 498 777 775.

> (i) With a single click on the button "Place an outgoing payment and purchase currency", you can concurrently enter a payment order and purchase the required currency. In the interest of simplification, the amount - including any fees for payments - is automatically completed in the TRANSACTION form in advance.

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05 Payments Menu
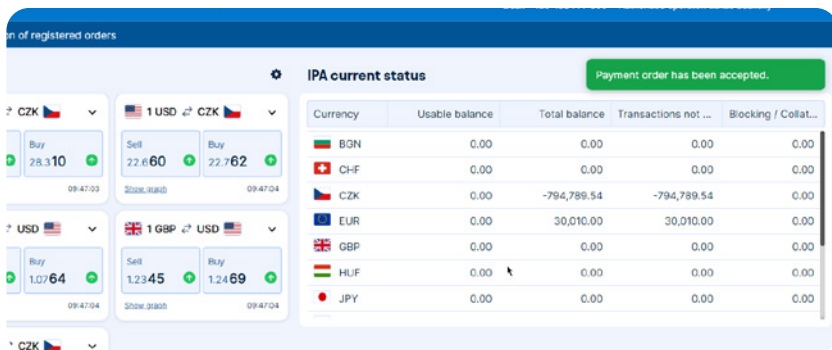
Confirmation of Payment from IPA

After confirmation, you will see the "Payment order has been accepted" message.
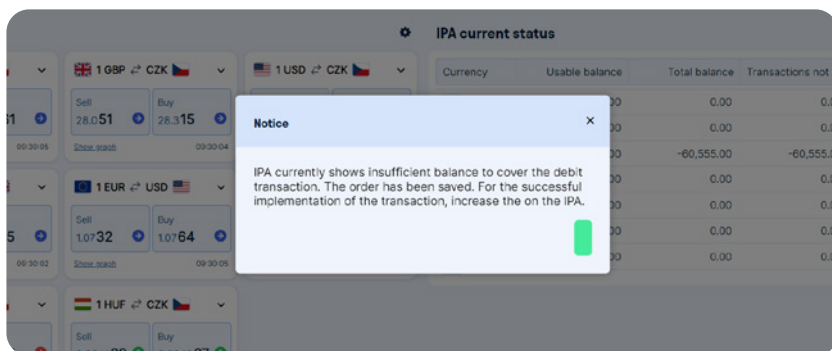
Insufficient Balance for Payment from IPA

If there is not a sufficient balance on IPA for the respective transaction, you will see the "IPA currently shows insufficient ballance to cover the debit transaction …" message. In this case, it is necessary to increase the funds on your IPA accordingly first. The payment order will remain valid and the respective payment will be settled as soon as the funds are increased.

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05 **Payments Menu**

Multiple payment order

For adding multiple payment orders choose the "Multiple payment order" option in the "Payments" menu. Complete the following payment details in the form:

1. Currency
2. Payment settlement date – you can set the required settlement date. The time limits (COT) for transactions with D+0 foreign exchange are available in the "Overviews / Overview of foreign exchanges and COT currencies" menu
3. Amount to be sent
4. Fee type (SHA = shared fees; OUR = all fees paid by sender; or BEN = all fees paid by recipient)
5. Payment specification (e.g. variable symbol if the payment is transferred)
6. Whether you want to send the payment to your account or to your business partner; choose the required account for the payment

If you want the payment to be sent to a new business partner, such a partner should be entered in the system first; click on the "Partner's bank details" option and choose "Add new partner".

After completing all details, click on the "Send authoriztion code" button *. You will be sent a verification code to your mobile phone number provided in the framework agreement. This code should be entered in the respective field and confirmed by the "Save and close" button.

If you set up two-factor authentication using a Code from the mobile application, enter it here. For more information about authentication using a code from the mobile application, refer to Chapter "03 Two-Factor Authentication".

ⓘ   Up to 10 payment orders in different currencies may be entered as described above.

05 **Payments Menu**

Permanent Order from IPA

For entering regular payments to your business partners or transferring money from IPA to your account choose the "Permanent order " option in the "Payments" menu. Complete the following payment details in the form:

1. Standing order name
2. Amount to be sent
3. Currency
4. Payment cycle (choose the required time period of repeating cycles)
5. First payment date (day as of which the payments will be made)
6. Expiration date (date until which the standing order will be effective)

   If the field is empty, payments will be made until cancelled by the client.

7. Whether you want to send payments repeatedly to your business partner or to your account; choose the required account for such payments

   If you want the payment to be sent to a new business partner, such a partner should be entered in the system first; click on the "Partner" option and choose "Add new partner".

8. Fee type (SHA = shared fees; OUR = all fees paid by sender; or BEN = all fees paid by recipient)
9. Payment title (for payments to partners only)

After completing all details, click on the "Send authorization code" button *. You will be sent a verification code to your mobile phone number provided in the framework agreement. This code should be entered in the respective field and confirmed by the "Enter permanent order" button. A confirmation of the entered standing order will be sent to your email address.

* If you set up two-factor authentication using a Code from the mobile application, enter it here. For more information about authentication using a code from the mobile application, refer to Chapter "03 Two-Factor Authentication".

> ℹ️ Standing order must be entered at least 2 days before the first required payment.

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05 **Payments Menu**
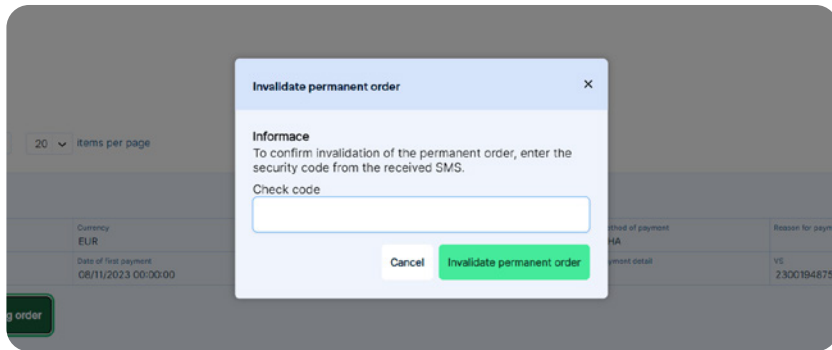
Invalidate Permanent Order

Choose the "Overview of standing orders" option in the "Overviews" menu to cancel a standing order. Choose the required standing order and the "Invalidate permanent order" option at the bottom of the screen in the detail. You will be asked to confirm this step by entering a verification code. The code will be sent to your telephone number provided in the framework agreement.

> ⓘ Standing order may be cancelled minimum 2 days before the due date. Otherwise, another payment will be made.

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06 Overviews Menu

Overview of Orders

Overviews of all your completed transactions and details of the individual transactions, including the current status of the respective transaction, are available here.

Click on the respective transaction to see its details.

Overview of Transactions

An overview of all your existing orders is available here.

Click on the respective transaction to see its details

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06 Overviews Menu

Overview of Payments Orders from IPA

An overview of all your payment orders from IPA, including the details of the individual transactions and additional details containing a breakdown, is available here.

Click on the respective transaction to see its details.

Overview of Standing Orders

An overview of all your standing payment orders, including the details of the individual transactions and additional details containing a breakdown of fees relating to the respective order, is available here.

Click on the respective transaction to see its details.

> ⓘ You may cancel payment orders here, see the chapter PERMANENT ORDER.

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06 Overviews Menu

Overview of Transactions on IPA

The "Current Internal payment account turnover" option shows all transactions performed on the chosen IPA. You can filter the statement according to the individual columns.

> ⓘ The amount to be additionally bought / credited to IPA, i.e. INCLUDING all fees, is the difference between the Available balance and the Total balance. Your entered payment order will be included in unprocessed transactions and debited from the total balance.

Export/Print Data from IPA

The "Overviews" menu also offers the option to generate and print statements from the selected IPA by clicking the "Export/Print Data" button.

To view and print a statement, select the desired type of statement from the menu, such as "IPA statement" or "Monthly extract from the IPA" and export it in the desired format. You can filter the statement based on the entered parameters.

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06 Overviews Menu

Client's Bank Accounts

See an overview of all client's accounts by clicking on the "Overviews / Client's bank accounts" offer.

Bank Accounts of Akcenta CZ

In the "Overviews / Akcenta's accounts summary" menu, you have an overview of all accounts of AKCENTA CZ a.s. opened with banks through which payment transactions are conducted and the currencies in which they are held.

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06 Menu Overviews

Overview of Foreign Exchanges and COT Currencies

This overview contains foreign exchanges (due dates) and the maximum time limits (COT) for D+0 foreign exchanges when entering transactions and payment orders from IPA.

> ⓘ If you want your payment to be performed on the same day, it is necessary to enter such a payment within the COT (Cut-off Time) limit. Within this time limit, money should also be credited to the chosen AKCENTA's account or you should have sufficient money on your IPA.

07 Partners Menu

Administration of Partners for Outgoing Payments

A list of all partners that you perform transactions with is available in the "Partners for outgoing payments" sub-menu.

Editing Partner

Open the "Editing the partner" option to change parameters of an existing partner. This option is available in the details of the respective partner. The detail is under the "Detail" option in the bottom bar of the application.

Confirm your changes by pressing the "Save changes" button.

If you want to cancel the partner, press the "Validate / Invalidate" button under the "Edit partner" option.

> ⓘ In the same way, you can manage partners for incoming payments under the "Partners for incoming payments" option and partners within the company AKCENTA CZ under the "Partners within AKCENTA CZ" option.

07 Partners Menu

New Partner for Outgoing Payments

Click on the "Partners / Adding new partner for outgoing payments" option for adding a new partner for outgoing payments. You will see the Partner's data form where you enter your business partner's payment instructions. Yellow fields are required, partners cannot be saved without completing these fields.

Note:

a) Recipient's account name – official name of partner's bank account

b) Account number (for bank transactions with EEA countries in the IBAN format)

Save the new partner by clicking on the "Save and close" button. After confirmation, you will see the "Partner's bank details have been saved" message.

New Partner for Incoming Payments

If you want to receive payments from your partner and issue a Questionnaire for payments from foreign countries, choose the "Adding new partner for incoming payments" option in the "Partners" menu and complete the required details.

Save the partner by clicking on the "Save and close" button. After confirmation, you will see the "Partner's bank details have been saved" message. Then you will be sent bank details for foreign payments containing the respective details to which account payments should be sent by the business partner.

> (!) New partner will be activated within 15 minutes after entering the details. Then it is possible to use the partner when entering transactions.

08 Information Menu

Fees

An overview of all current fees for your payments according to your pricelist is available here.

Cookies OLB

In the "Cookies Statement" submenu, you will find a mandatory list of all cookies used on the Online Broker application's website

09 Safety Rules

Instructions for Safe Use of OLB

Monitor the "Safety rules" in the login window on a regular basis. The safety rules include the general principles of safe use of OLB (ten security rules) and current risk information (phishing attacks, etc.). The information is available on website http://www.akcenta.com/security-information

Procedure to Be Followed When in Doubt About Misuse of Your Login Data or OLB

In case of any doubts, please call our help line and provide us with all information concerning your doubts. Do not use OLB, check your entered orders and payments by telephone, check whether all details are correct and correspond with the payment instructions which you entered (particularly identical account number and account name, payment amount). If any of the details differ, cancel your payment orders immediately.

Wait for instructions for further action from Akcenta.

> When working with OLB, use only safe computers that are fully under your control. Use anti-virus and anti-spyware programmes and update them on a regular basis.

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10 Glossary

AKCENTA's account – bank account of AKCENTA CZ a.s. used for payment transactions.

BIC code (SWIFT) – international banking code. Each bank has its own unique code (BIC) within SWIFT for identification.

COT (Cut-off time) – time limit for payment orders; if the respective payment is entered within this limit, it can be processed on the same day. Moreover, your money must be credited on the chosen AKCENTA's account or on IPA within the same limit. The Cut-off Time is a defined hour – a limit for order acceptance. After this time, all entered payment orders will be processed on the following day.

IBAN – international bank account number allowing payments to and from foreign countries.

Internal payment account (IPA) – effective tool for outgoing and incoming foreign payments and currency conversion.

Point of view for transactions in OLB – all exchange rates are provided from client's point of view, i.e. sell = client sells the main pair currency, buy = client buys the main pair currency.

Transaction foreign exchange – term used for the transaction settlement time (due date).

Transfer fee BEN – all fees are paid by the recipient.

Transfer fee OUR – all fees are paid by the sender.

Transfer fee SHA – shared fees.

Two-Factor Authentication – a process that involves two independent ways to verify a user's identity for logging into various services on the Internet, such as internet banking, various Internet platforms, emails, or social networks.

akcenta

Contacts

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